

**Information to identify the case:**

Debtor 1	<u>Margaret A. Jackson</u>	Social Security number or ITIN	xxx-xx-3634
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-13223-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Margaret A. Jackson  
aka Margaret A. Boyle

5/31/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Margaret A. Jackson  
 Debtor

Case No. 18-13223-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db Margaret A. Jackson, 808 Castleton Dr, Mickleton, NJ 08056-1268  
 aty +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812  
 518138504 +Anchor Insurance Agency, PO Box 215, Rio Grande, NJ 08242-0215  
 518138506 +Christina LaBeaume, 101 Inskip Ave, Ocean Grove, NJ 07756-1065  
 517357668 +DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 517622007 +DITECH Financial, LLC, Phelan, Hallinan, Diamond & Jones, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 517341123 +Ditech Financial LLC, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste 900,  
 Mount Laurel, NJ 08054-4318  
 517388575 +Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 517341118 +Kingsgate, Access Management Group, 1100 Northmeadow Pkwy, Ste 114,  
 Roswell, GA 30076-3871  
 517341119 +Law Offices Pearson & Crass, PO Box 377, Woodbury, NJ 08096-7377  
 518138507 +Lower Township, 2900 Bayshore Road, Villas, NJ 08251-1200  
 518138508 +Lower Township MUA, 2900 Bayshore Road, Villas, NJ 08251-1200  
 518138509 +Naturalawn of America, Attn: Accounts Receivable, PO Box 397,  
 Montgomeryville, PA 18936-0397  
 517484801 Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605,  
 West Palm Beach, FL 33416-4605  
 517403818 +Pearson and Crass, P.A., c/o Linda J. Yovnello, 41 E. Walnut Avenue,  
 Lindenwold, NJ 08021-1634  
 518138510 +South Jersey Gas, Attn: Ms. Fleming, PO Box 577, Hammonton, NJ 08037-0577  
 517341126 +U Of P Federal Cu, 3900 Chestnut St, Philadelphia, PA 19104-3120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 01 2019 00:35:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 01 2019 00:35:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 lm E-mail/Text: bankruptcy.bnc@ditech.com Jun 01 2019 00:34:57 DITECH, PO Box 6172,  
 Rapid City, SD 57709-6172  
 cr +E-mail/Text: bankruptcy.bnc@ditech.com Jun 01 2019 00:34:57 DITECH FINANCIAL LLC,  
 PO Box 6154, Rapid City, SD 57709-6154  
 518138505 E-mail/Text: bankruptcy@pepcoholdings.com Jun 01 2019 00:34:54 Atlantic City Electric,  
 P.O. Box 4875, Trenton, NJ 08650  
 518138512 +E-mail/Text: bky@americanprofit.net Jun 01 2019 00:35:51 American Profit Recovery,  
 34505 W 12 Mile Road, Ste 333, Farmington, MI 48331-3288  
 517341109 +EDI: BANKAMER.COM Jun 01 2019 03:53:00 Bk Of Amer, 1800 Tapo Canyon Rd,  
 Simi Valley, CA 93063-6712  
 517389507 +E-mail/Text: bankruptcy@consumerportfolio.com Jun 01 2019 00:35:37  
 CONSUMER PORTFOLIO SERVICES, P.O BOX 57071, IRVINE, CA 92619-7071  
 517341111 +E-mail/Text: bankruptcy@consumerportfolio.com Jun 01 2019 00:35:37 Consumer Portfolio Svc,  
 Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071  
 517351619 EDI: DISCOVER.COM Jun 01 2019 03:53:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 517341112 +EDI: DISCOVER.COM Jun 01 2019 03:53:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517341113 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 01 2019 00:34:57 Ditech, Attn: Bankruptcy,  
 Po Box 6172, Rapid City, SD 57709-6172  
 517374576 E-mail/Text: bankruptcy.bnc@ditech.com Jun 01 2019 00:34:57  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 517341114 +EDI: RMSC.COM Jun 01 2019 03:53:00 GE Capital, PO Box 960061, Orlando, FL 32896-0061  
 517341115 EDI: RMSC.COM Jun 01 2019 03:53:00 Ge Capital Retail Bank, PO Box 965033,  
 Orlando, FL 32896-5033  
 517341116 +EDI: IIC9.COM Jun 01 2019 03:53:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 517341117 +EDI: IIC9.COM Jun 01 2019 03:53:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,  
 St. Paul, MN 55164-0378  
 517341120 +EDI: MID8.COM Jun 01 2019 03:53:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 517341121 +Fax: 407-737-5634 Jun 01 2019 00:36:03 Ocwen Loan Servicing LLC, Attn: Research Dept,  
 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493  
 517341124 EDI: PRA.COM Jun 01 2019 03:53:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541  
 517367017 EDI: PRA.COM Jun 01 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Sam's Club,  
 POB 41067, Norfolk VA 23541  
 517343519 +EDI: RMSC.COM Jun 01 2019 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517341125 +EDI: WTRNBANK.COM Jun 01 2019 03:53:00 Target, C/O Financial & Retail Srvs,  
 Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 43

Date Rcvd: May 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518138511 +E-mail/Text: bankruptcydepartment@tsico.com Jun 01 2019 00:36:19 Transworld Systems Inc,  
Po Box 15520, Wilmington, DE 19850-5520  
517341127 +EDI: VERIZONCOMB.COM Jun 01 2019 03:53:00 Verizon, Attn: Wireless Bankruptcy Admin,  
500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225  
517468010 +EDI: AIS.COM Jun 01 2019 03:53:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
518139141\* ++ALANTIC CITY ELECTRIC, BANKRUPTCY DEPARTMENT MAIL STOP 84CP42, 5 COLLINS DRIVE SUITE 2133,  
CARNEYS POINT NJ 08069-3600  
(address filed with court: Atlantic City Electric, P.O. Box 4875, Trenton, NJ 08650)  
518139148\* +American Profit Recovery, 34505 W 12 Mile Road, Ste 333, Farmington, MI 48331-3288  
518139140\* +Anchor Insurance Agency, PO Box 215, Rio Grande, NJ 08242-0215  
517341110\* +Bk Of Amer, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712  
518139142\* +Christina LaBeaume, 101 Inskip Ave, Ocean Grove, NJ 07756-1065  
518139143\* +Lower Township, 2900 Bayshore Road, Villas, NJ 08251-1200  
518139144\* +Lower Township MUA, 2900 Bayshore Road, Villas, NJ 08251-1200  
518139145\* +Naturalawn of America, Attn: Accounts Receivable, PO Box 397,  
Montgomeryville, PA 18936-0397  
517341122\* +Ocwen Loan Servicing Llc, Attn: Research Dept, 1661 Worthington Rd Ste 100,  
West Palm Beach, FL 33409-6493  
518139146\* +South Jersey Gas, Attn: Ms. Fleming, PO Box 577, Hammonton, NJ 08037-0577  
518139147\* +Transworld Systems Inc, Po Box 15520, Wilmington, DE 19850-5520

TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2019 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY  
ajennings@rasflaw.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net  
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,  
nj02@ecfcbis.com,jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,  
dss@trustesolutions.net  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@blankrome.com,  
bkgroup@kmlawgroup.com  
Lee Martin Perlman on behalf of Debtor Margaret A. Jackson ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Robert P. Saltzman on behalf of Creditor DITECH FINANCIAL LLC dnj@pbslaw.org  
Sherri Jennifer Smith on behalf of Creditor Ditech Financial LLC nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10